

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: **Michael J. Picciallo**

:Group Art Unit: **3621**

Application No.: **09/478,051**

:Examiner: **C. L. Hewitt II**

Filed: **January 15, 2000**

For: **ALLOWANCE CARD OR ACCOUNT**

Attorney Docket No.: **P22,425-B USA**

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32,203

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Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT PURSUANT TO 37 C.F.R. §1.111

In response to the outstanding Official Action mailed November 16, 2006, the following claim amendments and remarks are being submitted by Applicants for consideration by the Examiner.

Amendments to the Claims are reflected in the Listing of Claims, which begin on page 2 of this paper.

Applicants' **Remarks** begin on page 10 of this paper.